

Information to identify the case:

Debtor 1	<u>Megan B. Gilberg</u>	Social Security number or ITIN	xxx-xx-6785
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	19-27600-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Megan B. Gilberg
fka Megan B. Cohen

1/17/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Megan B. Gilberg
DebtorCase No. 19-27600-ABA
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 44

Date Rcvd: Jan 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2020.

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+Megan B. Gilberg, 504 Queen Ann Road, Cherry Hill, NJ 08003-3216
+Joseph A. McCormick, Jr., Joseph A. McCormick, Jr., P.A., 76 Euclid Avenue, Suite 103, Haddonfield, NJ 08033-2330
Bank of America, N.A., c/o John J. Sheerin, Esquire, Mullooly, Jeffrey, Rooney & Flynn, LLP, 6851 1 Jericho Turnpike, Suite 220, Syosset, NY 11791-9036
+Brian Gilberg, 1321 Flat Rock Road, Penn Valley, PA 19072-1214
+Chase Bank USA, N.A., c/o United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501
Comcast Communications, c/o Waypoint Resource Group, P.O. Box 8588, Round Rock, TX 78683-8588
Discover, P.O. Box 742655, Cincinnati, OH 45274-2655
+Hangle, Aranchick, Segal, Pudlin, & Schiller, c/o Cheryl L. Young, Esq., 401 Dekalb Street, 4th Floor, Norristown, PA 19401-4909
+JP Morgan Chase Bank, N.A., MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
+Jefferson Health - New Jersey, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020
Jefferson Health - New Jersey, c/o Financial Recoveries, P.O. Box 1388, Mount Laurel, NJ 08054-7388
+Kennedy University Hospital, c/o nThrive, 4500 Salisbury Road, Suite 460, Jacksonville, FL 32216-0954
LVNV Funding LLC (Capital One, N.A.), c/o Resurgent Capital Services, P.O. Box 510090, Livonia, MI 48151-6090
Mohela, Department of Education, P.O. Box 790233, Saint Louis, MO 63179-0233
+Momjian Anderer LLC, One Commerce Square, 2005 Market Street, Suite 3510, Philadelphia, PA 19103-7013
+Northbrook Hospital, 425 Woodbury - Turnersville Rd, Blackwood, NJ 08012-2960
+Oaks Integrated Care, 770 Woodlane Road, Mount Holly, NJ 08060-3803
+PA EZ-Pass, 300 E. Park Drive, #2729, Harrisburg, PA 17111-2729
+PNC Bank, N.A., William S. Demchak, Chairman, President, 222 Delaware Ave., Wilmington, DE 19801-1637
Penn Medicine, P.O. Box 824406, Philadelphia, PA 19182-4406
+Penn Princeton House Medicine, 351 New Albany Rd, Moorestown, NJ 08057-1117
Rowan Psychiatry, Rowan Medicine Dept. of Psychiatry, P.O. Box 71356, Philadelphia, PA 19176-1356
Saks Fifth Avenue, P.O. Box 71106, Charlotte, NC 28272-1106
+The Heart House, 120 White Horse Pike, Suite 112, Haddon Heights, NJ 08035-1938
+Verizon, c/o Receivables Performance Management, 20818 44th Avenue W., Suite 140, Lynnwood, WA 98036-7709
+Weill Cornell Medicine, 575 Lexington Avenue, Suite 540, New York, NY 10022-6145
Weill Cornell Medicine, Harris & Harris, Ltd., 111 West Jackson Boulevard, Suite 400, Chicago, IL 60604-4135

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

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+EDI: QJDMARCHAND.COM Jan 18 2020 04:58:00 Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
E-mail/Text: usan.j.njbankr@usdoj.gov Jan 18 2020 00:24:52 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 18 2020 00:24:46 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
E-mail/Text: bankruptcynotice@lfbusa.com Jan 18 2020 00:24:43 1st Financial Bank USA, P.O. Box 1050, North Sioux City, SD 57049-1050
EDI: IIC9.COM Jan 18 2020 04:53:00 ATT Mobility, c/o IC System, 444 Highway 96 East, P.O. Box 64378, Saint Paul, MN 55164-0378
EDI: AMEREXPR.COM Jan 18 2020 04:58:00 American Express, P.O. Box 1270, Newark, NJ 07101-1270
EDI: BANKAMER.COM Jan 18 2020 04:58:00 Bank of America, N.A., P.O. Box 15019, Wilmington, DE 19886-5019
EDI: CHASE.COM Jan 18 2020 04:58:00 Chase, Cardmember Services, P.O. Box 15123, Wilmington, DE 19850-5123
EDI: CHASE.COM Jan 18 2020 04:58:00 Chase, c/o Cardmember Services, P.O. Box 15123, Wilmington, DE 19850-5123
EDI: CHASE.COM Jan 18 2020 04:58:00 Chase, Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153
+E-mail/Text: fggbanko@fgny.com Jan 18 2020 00:23:49 Discover, c/o Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
+EDI: IRS.COM Jan 18 2020 04:58:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
+EDI: TFSR.COM Jan 18 2020 04:53:00 Lexus Financial Services, P.O. Box 4102, Carol Stream, IL 60197-4102
+EDI: NAVIENTFKASMSERV.COM Jan 18 2020 04:58:00 Navient, P.O. Box 9000, Wilkes Barre, PA 18773-9000
EDI: CAPITALONE.COM Jan 18 2020 04:58:00 Saks Fifth Avenue, c/o Capital One, N.A., P.O. Box 30285, Salt Lake City, UT 84130-0285

District/off: 0312-1

User: admin
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Total Noticed: 44

Date Rcvd: Jan 17, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518459372 EDI: CAPITALONE.COM Jan 18 2020 04:58:00 Saks Fifth Avenue, c/o Capital One Bank, N.A.,
P.O. Box 30285, Salt Lake City, UT 84130-0285
518459370 +EDI: PRA.COM Jan 18 2020 04:58:00 Saks Fifth Avenue, c/o Portfolio Recovery Associates,
P.O. Box 12914, Norfolk, VA 23541-0914

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518459355* +Jefferson Health - New Jersey, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020
518634632* +PNC Bank, N.A., William S. Demchak, Chairman, President, 222 Delaware Ave.,
Wilmington, DE 19801-1621

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jenny R. Kasen on behalf of Debtor Megan B. Gilberg jkasen@kasenlaw.com, dkasen@kasenlaw.com
Joseph Marchand jdmarchand@comcast.net, jdmarchand@comcast.net; jdmarchand@ecf.axosfs.com
Joseph A McCormick, Jr. on behalf of Trustee Joseph Marchand jmccormick@mccormicknjlaw.com,
karen@mccormicknjlaw.com; Lorraine@mccormicknjlaw.com; Kathleen@mccormicknjlaw.com; Karen@mccormicknjlaw.com
Paul Stadler Pflumm on behalf of Trustee Joseph Marchand ppflumm@mccormicknjlaw.com,
Karen@mccormicknjlaw.com; Lorraine@mccormicknjlaw.com; Kathleen@mccormicknjlaw.com; Karen@mccormicknjlaw.com
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7